

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF RHODE ISLAND

IN RE: Anibal Nunez and Anny Nunez

VS. Deutsche Bank National Trust Company,  
as Trustee for Sound View Home Loan Trust  
2006-3

CHAPTER 13  
CASE NO. 08-13265-ANV

**RELIEF FROM STAY WORKSHEET – REAL ESTATE**

I, **Teresa J. Williams** Assistant Secretary (Name and Title) of Deutsche Bank National Trust Company, as Trustee for Sound View Home Loan Trust 2006-3 (Name of Organization/Corporation/Moving Party) (hereinafter, "Movant") hereby declare (or certify, verify, or state):

**BACKGROUND INFORMATION**

1. Real property address which is the subject of this motion: 44-46 Lexington Avenue, Providence, RI 02907.
2. Lender Name: Meritage Mortgage
3. Date of Mortgage: February 27, 2006
4. Post-Petition Payment address: c/o America's Servicing Company, 1 Home Campus, MAC# x2302-04c, Des Moines, IA 50328.
5. The manner in which the movant perfected its interest in the property:  
Mortgage Recording
6. All other material liens and encumbrances on the property:  
No other Liens.

**DEBT/VALUE REPRESENTATIONS**

7. Total pre-petition and post-petition indebtedness of Debtor(s) to Movant at the time of filing the motion: \$395,970.58
8. Movant's estimated market value of the real property: \$ 144000.00.
9. Source of estimated valuation: Debtor Schedules

**STATUS OF DEBT AS OF THE PETITION DATE**

10. Total pre-petition indebtedness of Debtor(s) to Movant as of petition filing date:  
\$376,187.51

- A. Amount of principal: \$348,698.89.
- B. Amount of interest: \$ 17,902.72.
- C. Amount of escrow (taxes and insurance): \$ 4,959.52.
- D. Amount of forces placed insurance expended by Movant: n/a.
- E. Amount of Attorney's fees billed to Debtor(s) pre-petition: \$3,403.06
- F. Amount of pre-petition late fees, if any, billed to Debtor(s): \$ 833.32.

11. Contractual interest rate :9.25% (If interest rate is (or was) adjustable, please list the rate(s) and date(s) the rate(s) was/were in effect on a separate sheet and attach the sheet as an exhibit to this form; please list the exhibit number

here: \_\_A\_\_.)

Date of Rate Change	Interest Rate
4/1/2008	9.25%
09/1/2008	9.375%

12. Please explain any additional pre-petition fees, charges or amounts charged to

Debtor's/Debtor's account and not listed above:

\$45.00 property inspections/preservation, \$95.00 Appraisal/BPO fee

(If additional space is needed, please list the amount on a separate sheet and attach the  
sheet as an exhibit to this form; please list the exhibit number here : \_\_\_\_.)

**AMOUNT OF ALLEGED POST-PETITION DEFAULT (AS OF 12/24/2008 (MM/DD/YYYY)**

13. Date last payment was received: n/a (mm/dd/yyyy)

14. Alleged total number of payments post-petition from filing of petition through payment due  
on 12/1/08 (mm/dd/yyyy): 2

15. Please list all post-petition payments alleged to be in default:

**SCHEDULE OF PAYMENTS THAT WERE DUE:**

<b>Date Payment Due</b>	<b>Payment Amount Due Post Petition</b>
11/1/08-12/1/08	2 payments of \$3095.28 each, a total of <b>\$6190.56</b>
11/16/2008/12/16/2008	late charge in amount of \$140.27 each, a total of <b>\$280.54</b>
<b>Total:</b>	<b>\$6,471.10</b>

**SCHEDULE OF PAYMENTS THAT WERE RECEIVED**

<b>Date</b>	<b>Amount Received</b>	<b>Amount Applied to Principal and Interest</b>	<b>Amount Applied to Escrow</b>	<b>Late Fee Charged (if any)</b>	<b>Amount Applied to Legal Fees or Costs (specify)</b>
	n/a				
<b>Total:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

16. Amount of Movant's Attorneys fees billed to Debtor for the preparation, filing and prosecution of this motion: \$ 650.00.

17. Amount of Movant's filing fee for this motion: \$ 150.00.

18. Other Attorney's fees billed to Debtor post-petition: \$ 0.00.

19. Amount of Movant's post-petition inspection fees: \$ 0.00.

20. Amount of Movant's post-petition appraisal/broker's price opinion:  
\$ 0.00.

21. Amount of forces placed insurance or insurance provided by the Movant post-petition: \$ n/a.

22. Sum held in suspense by Movant in connection with this contract, if applicable:  
\$ n/a.

23. Amount of other post-petition advances or charges: i.e., taxes insurance incurred by Debtor, etc.: \$0.00.

#### **REQUIRED ATTACHMENTS TO MOTION**

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Please attach the following documents to this motion and indicate the exhibit number

associated with the documents.

- (1) Copies of documents that indicate Movant's interest in the subject property. For purposes of example only, a complete and legible copy of the promissory note or other debt instrument together with a complete and legible copy of the mortgage and any assignments in the chain from the original mortgagee to the current moving party. (Exhibit\_\_\_\_A\_\_\_\_.)
- (2) Copies of documents establishing proof of standing to bring this Motion. (Exhibit\_\_A\_\_\_\_.)
- (3) Copies of documents establishing that Movant's interest in the real property was perfected. For the purposes of example only, a complete and legible copy of the Financing Statement (UCC-1) filed with either the Clerk's Office of the Register of the country the property is located in. (Exhibit\_\_\_\_A\_\_\_\_.)

### CERTIFICATION AND DECLARATION FOR BUSINESS RECORDS

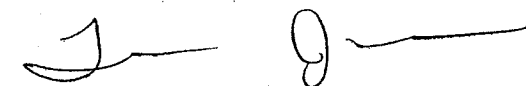
I certify that the information provided in this worksheet and/or exhibits attached to this worksheet is derived from records that were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matter, were kept in the course of the regularly conducted activity; and were made by the regularly conducted activity as a regular practice.

I further certify that copies of any transactional documents attached to this worksheet as required by paragraphs 1,2, and 3, immediately above, are true and accurate copies of the original documents, I further certify that the original documents are in movant's possession, except as

follows: \_\_\_\_\_

I/we declare (or certify, swear, affirm, verify or state) that the foregoing is true and correct.

Executed on Dec 29, 2008 [date]



[Signature] Teresa J. Williams



Assistant Secretary

[Title]

Subscribed and sworn to before me this Dec. 29-2008 [date]

Penny S. McCraven

Notary Public: [name]

My commission Expires: 12-14-14

[Date]

12-29-08

